

**CONNECTICUT BANK&TRUST CO**

	CPP Disbursement Date 12/19/2008	Cert 57690	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$274	\$281	2.3%		
Loans	\$224	\$227	1.5%		
Construction & development	\$13	\$13	-4.8%		
Closed-end 1-4 family residential	\$18	\$19	7.4%		
Home equity	\$9	\$8	-10.2%		
Credit card	\$0	\$0			
Other consumer	\$5	\$1	-88.0%		
Commercial & Industrial	\$62	\$61	-1.5%		
Commercial real estate	\$97	\$100	3.0%		
Unused commitments	\$44	\$41	-6.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$28	\$36	28.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$6	-11.0%		
Cash & balances due	\$9	\$5	-40.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$249	\$257	3.1%		
Deposits	\$214	\$220	2.9%		
Total other borrowings	\$34	\$36	3.1%		
FHLB advances	\$30	\$29	-3.3%		
Equity					
Equity capital at quarter end	\$25	\$23	-6.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	8.0%	--		
Tier 1 risk based capital ratio	11.0%	10.2%	--		
Total risk based capital ratio	12.3%	11.4%	--		
Return on equity <sup>1</sup>	3.0%	-41.5%	--		
Return on assets <sup>1</sup>	0.3%	-3.6%	--		
Net interest margin <sup>1</sup>	3.8%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	34.0%	33.3%	--		
Loss provision to net charge-offs (qtr)	13500.0%	198.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	2.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	15.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.3%	0.0%	0.0%	0.0%	--
Home equity	0.0%	1.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.0%	0.0%	0.0%	--
Commercial & Industrial	5.3%	7.2%	0.0%	1.9%	--
Commercial real estate	3.4%	6.3%	0.0%	0.1%	--
Total loans	4.4%	5.6%	0.0%	0.5%	--